

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rolland T. Cheesman, III
Deiatra D. Cheesman
Debtors

Case No. 21-01181-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 13, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Rolland T. Cheesman, III, Deiatra D. Cheesman, 156 Melrose Drive, Scotrun, PA 18355-7780
aty	Trevor B. Rockstad, Davis & Crump, P.C., 260 14th Street, Gulfport, MS 39501
5411825	+ QUICKEN LOANS INC, ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
5415779	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 13 2025 22:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411815	EDI: BANKAMER	Jun 13 2025 22:37:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5419968	+ EDI: BANKAMER2	Jun 13 2025 22:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5411816	EDI: JPMORGANCHASE	Jun 13 2025 22:37:00	CHASE AUTO FINANCE, PO BOX 901003, FORT WORTH, TX 76101-2003
5411817	EDI: CITICORP	Jun 13 2025 22:37:00	CITI CARDS, PO BOX 70166, PHILADELPHIA, PA 19176-0166
5411818	+ EDI: CITICORP	Jun 13 2025 22:37:00	CITICARDS/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5411819	+ EDI: WFNNB.COM	Jun 13 2025 22:37:00	COMENITY BANK/ WILLIAMS SO, PO BOX 182789, COLUMBUS, OH 43218-2789
5411820	EDI: CITICORP	Jun 13 2025 22:37:00	DSNB/MACYS, PO BOX 8218, MASON, OH 45050
5424572	EDI: Q3G.COM	Jun 13 2025 22:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5411821	+ EDI: CITICORP	Jun 13 2025 22:37:00	HOME DEPOT CREDIT SVCS, PO BOX 790328, SAINT LOUIS, MO 63179-0328
5411822	+ EDI: JPMORGANCHASE	Jun 13 2025 22:37:00	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850-5369
5415693	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 13 2025 18:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5426089	EDI: JPMORGANCHASE	Jun 13 2025 22:37:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix

		AZ 85038-9505	
5411823	EDI: CITICORP	Jun 13 2025 22:37:00	L.L. BEAN MASTERCARD, PO BOX 6742, SIOUX FALLS, SD 57117-6742
5411824	+ EDI: CITICORP	Jun 13 2025 22:37:00	L.L. BEAN MASTERCARD/ CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5543596	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 18:38:42	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543597	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 18:38:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5422899	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 18:37:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5424900	EDI: PRA.COM	Jun 13 2025 22:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5426971	EDI: Q3G.COM	Jun 13 2025 22:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5411826	+ EDI: SYNC	Jun 13 2025 22:37:00	SYNCB/ CARE CREDIT, C/O P.O. BOX 965036, ORLANDO, FL 32896-0001
5411827	+ EDI: SYNC	Jun 13 2025 22:37:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
5411828	+ EDI: SYNC	Jun 13 2025 22:37:00	SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
5412247	^ MEBN	Jun 13 2025 18:34:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411829	+ EDI: WTRRN BANK.COM	Jun 13 2025 22:37:00	TD BANK USA/TARGET CREDIT, NCD-0450, PO BOX 1470, MINNEAPOLIS, MN 55440-1470
5422895	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 18:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5411830	+ EDI: CITICORP	Jun 13 2025 22:37:00	THE HOME DEPOT/CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
5411831	+ EDI: CITICORP	Jun 13 2025 22:37:00	TRACTOR SUPPLY / CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543598	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543599	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5426664	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Robert J Kidwell, III	on behalf of Debtor 1 Rolland T. Cheesman III rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Deiatra D. Cheesman lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Rolland T. Cheesman III lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 Rolland T. Cheesman III
First Name Middle Name Last Name

Debtor 2 Deiatra D. Cheesman
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-01181-MJC**

Social Security number or ITIN xxx-xx-0450
EIN --

Social Security number or ITIN xxx-xx-9833
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rolland T. Cheesman III
aka Rolland Cheesman III, aka Rolland
Cheesman, aka Rolland Thomas Cheesman III,
aka Rolland Thomas Cheesman, aka Rolland T.
Cheesman

Deiatra D. Cheesman
aka Deiatra Dorothy Cheesman, aka Deiatra
Cheesman

**By the
court:**

6/13/25



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.